



<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/985,900</b>
		<b>Filing Date</b>	<b>November 6, 2001</b>
		<b>First Named Inventor</b>	<b>Glen R. CATALINE, et al.</b>
		<b>Art Unit</b>	<b>3624</b>
		<b>Examiner Name</b>	<b>Stefanos Karmis</b>
<b>Sheet</b>	<b>1 of 11</b>	<b>Attorney Docket Number</b>	<b>47004.000115</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/S.K./	1.	US 005315508	05-24-1994	Bain et al.	
	2.	US 005477040	12-19-1995	Lalonde, Michael	
	3.	US 005502576	03-26-1996	Ramsay et al.	
	4.	US 005717989	02-10-1998	Tozzoli et al.	
	5.	US 005757917	05-26-1998	Rose et al.	
	6.	US 006374235	04-16-2002	Chen et al.	
	7.	US 006418430	07-09-2002	DeFazio et al.	
	8.	US 2001/0047334	11-29-2001	Nappe et al.	
	9.	US 2002/0012445	01-31-2002	Perry	
	10.	US 2002/0026394	02-28-2002	Savage et al.	
	11.	US 2002/0069134	06-06-2002	Solomon	
	12.	US 2002/0077978 A1	06-20-2002	O'Leary et al.	
	13.	US 2002/0107770	08-08-2002	Meyer et al.	
	14.	US 2002/0107788	08-08-2002	Cunningham	
	15.	US 2002/0111837	08-15-2002	Aupperle	
	16.	US 2002/0138398	09-26-2002	Kalin et al.	
	17.	US 2002/0170966	11-21-2002	Hannigan et al.	
	18.	US 2002/0194096	12-19-2002	Falcone et al.	
	19.	US 2002/0198817	12-26-2002	Dhir	
	20.	US 2002/0199182	12-26-2002	Whitehead	
	21.	US 2003/0018557	01-23-2003	Gilbert et al.	
✓	22.	US 2003/0046218	03-06-2003	Albanese et al.	
	23.	US 2003/0097335	05-22-2003	Muskowitz et al.	
/S.K./	24.	US 2003/0105641	06-05-2003	Lewis	

EXAMINER SIGNATURE /Stefanos Karmis/

DATE CONSIDERED 04/02/2007

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/985,900</b>
		<b>Filing Date</b>	<b>November 6, 2001</b>
		<b>First Named Inventor</b>	<b>Glen R. CATALINE, et al.</b>
		<b>Art Unit</b>	<b>3624</b>
		<b>Examiner Name</b>	<b>Stefanos Karmis</b>
<b>Sheet</b>	<b>2 of 11</b>	<b>Attorney Docket Number</b>	<b>47004.000115</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/S.K./	25.	US 2003/0208421 A1	11-06-2003	Vicknair et al.	
	26.	US 2003/0208441 A1	11-06-2003	Poplawski et al.	
	27.	US 2003/0225663	12-04-2003	Horan et al.	
	28.	US 2003/0233305	12-18-2003	Solomon	
	29.	US 2004/0078328 A1	04-22-2004	Talbert et al.	
	30.	US 20050033690	02-10-2005	Antognini et al.	
	31.	US 4205780	06-03-1980	Burns, Emmett	
	32.	US 4321672	03-23-1982	Braun, et al.	
	33.	US 4396985	08-02-1983	Ohara	
	34.	US 4495018	01-22-1985	Vohrer	
	35.	US 4672377	06-09-1987	Murphy	
	36.	US 4700055	10-13-1987	Kashkashlan Jr.	
	37.	US 4752877	06-21-1988	Roberts et al.	
	38.	US 4797913	01-10-1989	Kaplan	
	39.	US 4799156	01-17-1989	Shavit	
	40.	US 4812628	03-14-1989	Boston	
	41.	US 4823264	04-18-1989	Deming	
	42.	US 4931793	06-05-1990	Fuhrmann et al.	
	43.	US 4948174	08-14-1990	Thomson et al.	
	44.	US 4974878	12-04-1990	Josephson	
	45.	US 4988849	01-29-1991	Sasaki	
↓	46.	US 4992646	02-12-1991	Collin	
	47.	US 5023904	06-11-1991	Kaplan	
/S.K./	48.	US 5053607	10-01-1991	Carlson	↓
EXAMINER SIGNATURE /Stefanos Karmis/			DATE CONSIDERED 04/02/2007		
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.					

<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/985,900</b>
		<b>Filing Date</b>	<b>November 6, 2001</b>
		<b>First Named Inventor</b>	<b>Glen R. CATALINE, et al.</b>
		<b>Art Unit</b>	<b>3624</b>
		<b>Examiner Name</b>	<b>Stefanos Karmis</b>
<b>Sheet</b>	<b>3 of 11</b>	<b>Attorney Docket Number</b>	<b>47004.000115</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/S.K./	49.	US 5054096	10-01-1991	Beizer	
	50.	US 5080748	01-14-1992	Bonomi	
	51.	BLANK			
	52.	US 5121945	06-16-1992	Thomson et al.	
	53.	US 5136502	08-04-1992	Van Remortel et al.	
	54.	US 5175682	12-29-1992	Higashiyama	
	55.	US 5220501	06-15-1993	Lawlor	
	56.	US 5225978	07-06-1993	Peterson	
	57.	US 5237159	08-17-1993	Stephens	
	58.	US 5283829	02-01-1994	Anderson	
	59.	US 5287269	02-15-1994	Dorrough et al.	
	60.	US 5311594	05-10-1994	Penzias	
	61.	US 5350906	09-27-1994	Brody et al.	
	62.	BLANK			
	63.	US 5373550	12-13-1994	Campbell	
	64.	US 5396417	03-07-1995	Burks	
	65.	US 5402474	03-28-1995	Miller	
	66.	US 5412190	05-02-1995	Kopesec	
	67.	US 5432506	07-11-1995	Chapman	
	68.	US 5446740	08-29-1995	Yien	
	69.	US 5465206	11-07-1995	Hilt et al.	
↓	70.	US 5479494	12-26-1995	Clitherow	
	71.	US 5483445	01-09-1996	Pickering	
/S.K./	72.	US 5484988	01-16-1996	Hills	↓

<b>EXAMINER SIGNATURE</b>	/Stefanos Karmis/	<b>DATE CONSIDERED</b>	04/02/2007
---------------------------	-------------------	------------------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	09/985,900
		<b>Filing Date</b>	November 6, 2001
		<b>First Named Inventor</b>	Glen R. CATALINE, et al.
		<b>Art Unit</b>	3624
		<b>Examiner Name</b>	Stefanos Karmis
<b>Sheet</b>	4 of 11	<b>Attorney Docket Number</b>	47004.000115

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/S.K./	73.	US 5504677	04-02-1996	Pollin	
	74.	US 5513250	04-30-1996	McAllister	
	75.	US 5532484	07-02-1996	Josephson et al.	
	76.	US 5544046	08-06-1996	Niwa	
	77.	US 5550734	08-27-1996	Tater	
	78.	US 5551021	08-27-1996	Harada	
	79.	US 5557515	09-17-1996	Abbruzzese et al.	
	80.	US 5563400	10-08-1996	Le Roux	
	81.	US 5566330	10-15-1996	Sheffield	
	82.	US 5568489	10-22-1996	Yien	
	83.	US 5570465	10-29-1996	Tsakanikas	
	84.	US 5572004	11-05-1996	Raimann	
	85.	US 5583759	12-10-1996	Geer	
	86.	US 5583760	12-10-1996	Klesse	
	87.	US 5590197	12-31-1996	Chen	
	88.	US 5592378	01-07-1997	Cameron	
	89.	US 5599528	02-04-1997	Igaki	
	90.	US 5603025	02-11-1997	Tabb	
	91.	US 5615109	03-25-1997	Eder	
	92.	US 5621201	04-15-1997	Langhans	
	93.	US 5642419	06-24-1997	Rosen	
	94.	US 5652786	07-29-1997	Rogers	
	95.	US 5659741	08-19-1997	Eberhardt	
/S.K./	96.	US 5666493	09-09-1997	Wojcik et al.	

<b>EXAMINER SIGNATURE</b> /Stefanos Karmis/	<b>DATE CONSIDERED</b> 04/02/2007
---	-----------------------------------

**\*EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		Application Number	09/985,900
		Filing Date	November 6, 2001
		First Named Inventor	Glen R. CATALINE, et al.
		Art Unit	3624
		Examiner Name	Stefanos Karmis
Sheet	5 of 11	Attorney Docket Number	47004.000115

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/S.K./	97.	US 5704044	12-30-1997	Tarter et al.	
	98.	US 5748780	05-05-1998	Stolfo	
	99.	US 5774553	06-30-1998	Rosen	
	100.	US 5784696	07-21-1998	Melnikof	
	101.	US 5802499	09-01-1998	Sampson et al.	
	102.	US 5819238	10-06-1998	Fernholz	
	103.	US 5832463	11-03-1998	Houvener et al.	
	104.	US 5832488	11-03-1998	Eberhardt	
	105.	US 5835580	11-10-1998	Fraser	
	106.	US 5835899	11-10-1998	Rose et al.	
	107.	US 5898157	04-27-1999	Mangill et al	
	108.	US 5910896	06-08-1999	Hahn-Carlson	
	109.	US 5917965	06-29-1999	Cahill et al	
	110.	US 5956700	09-21-1999	Landry	
	111.	US 5963659	10-05-1999	Cahill et al.	
	112.	US 5963925	10-05-1999	Kolling et al.	
	113.	US 5987435	11-16-1999	Weiss et al.	
	114.	US 5987439	11-16-1999	Gustin et al.	
	115.	US 5991750	11-23-1999	Craig	
	116.	US 6000832	12-14-1999	Franklin et al.	
	117.	US 6009442	12-28-1999	Chen et al.	
↓	118.	US 6014636	01-11-2000	Reeder	
	119.	US 6016482	01-18-2000	Molinari et al.	
/S.K./	120.	US 6029139	02-22-2000	Cunningham et al.	↓

EXAMINER SIGNATURE /Stefanos Karmis/	DATE CONSIDERED 04/02/2007
--------------------------------------	----------------------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/985,900</b>
		<b>Filing Date</b>	<b>November 6, 2001</b>
		<b>First Named Inventor</b>	<b>Glen R. CATALINE, et al.</b>
		<b>Art Unit</b>	<b>3624</b>
		<b>Examiner Name</b>	<b>Stefanos Karmis</b>
<b>Sheet</b>	<b>6 of 11</b>	<b>Attorney Docket Number</b>	<b>47004.000115</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/S.K./	121.	US 6032133	02-29-2000	Hilt et al.	
	122.	US 6035281	03-07-2000	Crosskey et al.	
	123.	US 6035285	03-07-2000	Schlect et al.	
	124.	US 6035287	03-07-2000	Stallaert et al.	
	125.	US 6041312	03-21-2000	Bickerton et al.	
	126.	US 6044362	03-28-2000	Neely	
	127.	US 6052674	04-18-2000	Zervides et al.	
	128.	US 6058380	05-02-2000	Anderson et al.	
	129.	US 6058381	05-02-2000	Nelson	
	130.	US 6061665	05-09-2000	Bahreman	
	131.	US 6067524	05-23-2000	Byerly et al.	
	132.	US 6070798	06-06-2000	Nethery	
	133.	US 6073104	06-06-2000	Field	
	134.	US 6073113	06-06-2000	Guinan	
	135.	US 6076072	06-13-2000	Libman	
	136.	US 6078907	06-20-2000	Lamm	
	137.	US 6081790	06-27-2000	Rosen	
	138.	US 6085168	07-04-2000	Mori et al.	
	139.	US 6088683	07-11-2000	Jalili	
	140.	US 6088685	07-11-2000	Kiron et al.	
	141.	US 6088686	07-11-2000	Walker et al.	
	142.	US 6092056	07-18-2000	Tull Jr. et al.	
↓	143.	US 6098053	08-01-2000	Slater	
/S.K./	144.	US 6098070	08-01-2000	Maxwell	↓
EXAMINER SIGNATURE /Stefanos Karmis/			DATE CONSIDERED 04/02/2007		
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.					

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	09/985,900
		<b>Filing Date</b>	November 6, 2001
		<b>First Named Inventor</b>	Glen R. CATALINE, et al.
		<b>Art Unit</b>	3624
		<b>Examiner Name</b>	Stefanos Karmis
<b>Sheet</b>	7 of 11	<b>Attorney Docket Number</b>	47004.000115

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/S.K./	145.	US 6108639	08-22-2000	Walker et al.	
	146.	US 6110044	08-29-2000	Stern	
	147.	US 6115690	09-05-2000	Wong	
	148.	US 6119106	09-12-2000	Mersky et al.	
	149.	US 6119107	09-12-2000	Polk	
	150.	US 6125354	09-26-2000	MacFarlane et al.	
	151.	US 6128602	10-03-2000	Northington et al.	
	152.	US 6138118	10-24-2000	Koppstein et al.	
	153.	US 6144946	11-07-2000	Iwamura	
	154.	US 6148293	11-14-2000	King	
	155.	US 6181837	01-30-2001	Cahill et al.	
	156.	US 6185544	02-06-2001	Sakamoto et al.	
	157.	US 6202054	03-13-2001	Lawlor et al.	
	158.	US 6227447	05-08-2001	Campisano	
	159.	US 6233566	05-15-2001	Levine et al.	
	160.	US 6236972	05-22-2001	Shkedy	
	161.	US 6278981	08-21-2001	Dembo et al.	
	162.	BLANK			
	163.	US 6304858	10-16-2001	Mosler et al.	
	164.	US 6321212	11-20-2001	Lange	
	165.	US 6338047	01-08-2002	Wallman	
	166.	US 6393409	05-21-2002	Young et al.	
	167.	US 6405173	06-11-2002	Honarvar et al.	
/S.K./	168.	US 6415259	07-02-2002	Wolfinger et al.	
<b>EXAMINER SIGNATURE</b> /Stefanos Karmis/				<b>DATE CONSIDERED</b> 04/02/2007	
<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.					

<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/985,900</b>
		<b>Filing Date</b>	<b>November 6, 2001</b>
		<b>First Named Inventor</b>	<b>Glen R. CATALINE, et al.</b>
		<b>Art Unit</b>	<b>3624</b>
		<b>Examiner Name</b>	<b>Stefanos Karmis</b>
<b>Sheet</b>	<b>8 of 11</b>	<b>Attorney Docket Number</b>	<b>47004.000115</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/S.K./	169.	US 6418419	07-09-2002	Nieboer et al.	
	170.	US 6418420	07-09-2002	DiGiorgio et al.	
	171.	US 6493685	12-10-2002	Ensel et al.	
	172.	US 6574377	06-03-2003	Cahill et al.	
	173.	US 6578015	06-10-2003	Haseltine et al.	
	174.	US 6609113	08-19-2003	O'Leary et al.	
	175.	US 6609125	08-19-2003	Layne et al.	
	176.	US 6629081	09-30-2003	Cornelius et al.	
	177.	US 6704714	03-09-2004	O'Leary et al.	
	178.	US 6721715	04-13-2004	Nemzow	
	179.	US 6240444	05-29-2001	Fin et al.	
	179A.	US 4823264	4-1989	DEMING	
	179B.	US 5848400	12-1998	CHANG	
	179C.	US 6026388	2-2000	LIDDY	
	179D.	US 5508731	4-1996	KOHORN	
		US PATENT APP. NO 09/868,176 (filed 9/4/2001) and the art cited therein (Attorney docket No. 72167.000310)	(COPY ATTACHED)	KNIGHT	
	179E.				
/S.K./	179F.	US 2003/0182230	09-25-2003	Passin	

<b>EXAMINER SIGNATURE</b> /Stefanos Karmis/	<b>DATE CONSIDERED</b> 04/02/2007
<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	



<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/985,900</b>
		<b>Filing Date</b>	<b>November 6, 2001</b>
		<b>First Named Inventor</b>	<b>Glen R. CATALINE, et al.</b>
		<b>Art Unit</b>	<b>3624</b>
		<b>Examiner Name</b>	<b>Stefanos Karmis</b>
<b>Sheet</b>	<b>9 of 11</b>	<b>Attorney Docket Number</b>	<b>47004.000115</b>

FOREIGN PATENT DOCUMENTS							
*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number- Kind Code (if known)					YES/NO
/S.K./	180.	EP	0099999	7/2/1983	Agrawal, Arvind K.		
	181.	EP	1014318 A2	6/28/2000	Yamaguchi		
	182.	EP	0421808 A2	4/10/1991	Mansvelt, et al.		
	183.	WO	00/39979	7/6/2000	McGurl, et al.		
	184.	WO	01/75730 A2	10/11/2001	Skuriat, et al.		
	185.	WO	02/063432 A2	8/15/2002	Talbert, V.		
	186.	WO	94/28497	12/8/1994	Doyle et al.		
	187.	WO	96/12242 A1	4/25/1996	Tozzoli, et al.		
	188.	WO	97/45796	12/4/1997	Barcelou		
	189.	WO	97/45814	12/4/1997	Vazvan		
	190.	WO	98/09260	3/5/1998	Adcock et al.		
/S.K./	191.	WO	99/10823	3/4/1999	Schutzer		

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	192.	BLANK	
/S.K./	193.	Blockbuster running test of a stored value card, The American Banker, 09/01/1995	
/S.K./	194.	CES/NaBANCO introduces stored value card technology blockbuster video is first merchant partner, Business Wire, Inc., 1/15/1996	

<b>EXAMINER SIGNATURE</b>	/Stefanos Karmis/	<b>DATE CONSIDERED</b>	04/02/2007
<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/985,900</b>
		<b>Filing Date</b>	<b>November 6, 2001</b>
		<b>First Named Inventor</b>	<b>Glen R. CATALINE, et al.</b>
		<b>Art Unit</b>	<b>3624</b>
		<b>Examiner Name</b>	<b>Stefanos Karmis</b>
<b>Sheet</b>	<b>10 of 11</b>	<b>Attorney Docket Number</b>	<b>47004.000115</b>

/S.K./	195.	Card Flash Daily Payment Card News, www.cardweb.com, printed 09/23/2004		
	196.	ANONYMOUS, Chase Manhattan introduces new FEDI payables product, ProQuest document ID: 7806951, ISSN/ISBN: 02686635, 05/1995		
	197.	BLANK		
	198.	REINBACH, Chase steps up treasury system, ProQuest document ID 8723558, ISSN/ISBN: 10459472, 11/1995		
	199.	ANONYMOUS, Chasing the global trend, Cash Management News, proQuest document ID 9319923, ISSN/ISBN: 02686635, 12/1995		
	200.	MALHOTRA, Clearing House Enumerates e-Payments Ills, The American Banker, Vol, 167, No. 154, 08/23/2002		
	201.	MARJANOVIC, Corporate Services: Chase Gears Up Global Payments System Series: 16, The American Banker, Vol. 160, Issue 174, 09/11/1995, p. 41		
	202.	GLUCK, Creating a Global Cash-Management Game Plan, Bank Systems & Technology, 02/1997, p. 28		
	203.	BLANK		
	204.	BLANK		
	205.	Dialog file 20, #10279554;		
	206.	Du Pont's Electronic Payments, Corporate EFT Report, v9, n1, Dialog file 636, Accession No. 01066902, January 11, 1989		
	207.	CARREKER, Electronic check presentment: Capturing new technology, http://proquest.umi.com, Banking Management, Rolling Meadows: Vol. 71, Issue 2, Mar/Apr 1995, p. 32, 5 pages		
	208.	Fidelity Helps Fund Sellers Trim the Taxes They'll Owe, The Wall Street Journal, 11/07/2002		
	209.	First Data markets stored-value cards, Cards International, 01/30/1996, p. 5		
↓	210.	NORRIS, First data unit develops blockbuster cash card, Omaha World Herald Sunrise Edition, Business Section, 01/19/1996, p. 16		
/S.K./	211.	Harsh Truth: Your Investments Likely Won't Make Any Money		↓
	212.	BLANK		

<b>EXAMINER SIGNATURE</b> /Stefanos Karmis/	<b>DATE CONSIDERED</b> 04/02/2007
<p><b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/985,900</b>
		<b>Filing Date</b>	<b>November 6, 2001</b>
		<b>First Named Inventor</b>	<b>Glen R. CATALINE, et al.</b>
		<b>Art Unit</b>	<b>3624</b>
		<b>Examiner Name</b>	<b>Stefanos Karmis</b>
<b>Sheet</b>	<b>11 of 11</b>	<b>Attorney Docket Number</b>	<b>47004.000115</b>

/S.K./	213.	DECOVNY, Net Scope, Banking Technology, 05/1997		
	214.	Nokia Announces the World's First NFC Enabled Mobile Product for Contactless Payment and Ticketing, PRNewswire, 02/09/2005		
	215.	GOODE, On Profit, Loss and the Mysteries of the Mind, The New York Times, 11/05/2002		
	216.	ANONYMOUS, Operating in a multi-currency environment, ProQuest document ID 9215937, ISSN/ISBN 09589309, 10/1995		
	217.	MAHER AND TROUTMAN, Payor's Prescription for Painless Migration to Electronic Healthcare Payments and Remittance Advices, PNC Bank, 12/2001		
	218.	Press Release, March 5, 2004, Payment Data Systems Files Patent on Debit Card Payment Solution, American City Business Journals, Inc., 03/05/2004		
	219.	MAHER AND TROUTMAN, Provider's Prescription for Painless Migration to Receipt of Electronic Healthcare Payments and Remittance Advices, PNC Bank, 12/2001		
	220.	ANONYMOUS, Systems spell change for foreign exchange, Global Investor, ProQuest document ID 1056152B, ISSN/ISBN: 09513604, 11/1996		
	221.	FRENCH, Tech Stocks: Market Movers, Investors Worry CheckFree Being Chased from Its Own Game, <a href="http://www.thestreet.com">http://www.thestreet.com</a> , 06/20/2002		
	222.	Technology, In Brief Wachovia-InteliData Deal, 05/07/2002		
	223.	ZUCKERMAN, The Hedge-Fund Craze, The Wall Street Journal, 06/12/2002		
	224.	MCDONALD, The Stars in the Sky Flicker, And Fund Stars Do the Same, The Wall Street Journal, 01/15/2003		
↓	225.	FINANCIAL NEWS, Wells Fargo Rolls Out Nationwide Lockbox Check Conversion, PR Newswire Association, 04/22/2003		
/S.K./	226.	D. O'MAHONY, ELECTRONIC PAYMENT SYSTEM, 1997, ARTECH HOUSE, BOSTON LONDON, XP002137255, PAGES 7-11 (COPY ATTACHED)		↓

<b>EXAMINER SIGNATURE</b>	/Stefanos Karmis/	<b>DATE CONSIDERED</b>	04/02/2007
<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			